

MANY BENEFITS IN BANK SYSTEM ARE POINTED OUT ON ANNIVERSARY

Federal Reserve Officials Declare Panic Was Averted During European War on Account of New Methods.

IMPROVEMENTS TO BE MADE IN NEAR FUTURE

Controversy Expected When Congress Meets Next Month; Effort Will Be Made to Modify Law Now in Effect.

SPECIAL CORRESPONDENCE TO MORNING JOURNAL
Washington, Nov. 18.—Expressions of satisfaction on the performance of the last year and predictions of beneficial achievements in the future were voiced today by federal reserve board officials in commenting on the first birthday of the new banking system, which fell on November 16.

Numerous Benefits Claimed.
Among the features of the work so far accomplished by the board, officials cite the following:

- Virtual precluding of any possible panic because of the European war.
- Arrangement for the admission of state banks to the reserve system.
- Standardization of commercial and commodity paper and bankers' and trade accommodation paper.
- Assistance in the movement for standard warehouse legislation in the south and west.
- Making effective the provision for conferring fiduciary powers on national banks.
- Arrangement for financial relief of the south at the time of the cotton depression.
- Institution of the clearing fund and the gold settlement fund in Washington.
- "House Cleaning" Accomplished.
- Even greater than these items, however, it is said, has been a wide and thorough "house-cleaning" by the banks, accomplished by the standards imposed by the board of collateral on loans and accommodations, and general acceptance of these standards by the banks.
- Further Activities Planned.
- Among the items on the program of the board for the immediate future are:
- Development of a general clearing system among reserve agents.
- Formulation of regulations for the purchase of bills in the open market by the reserve regional banks, without going through the member banks. This, in effect, will place the reserve banks in competition with member banks and will doubtless give rise to a spirited controversy.
- Development of the foreign financial field and establishment of foreign agencies. Much of this development must await the conclusion of the war in Europe.
- Supplementary legislation also is under consideration by a special committee of the board, none of which, however, is said to be of any great significance.
- Controversy in Sight.
- The board will watch "with interest" the anticipated movement in congress to transfer from the secretary of the treasury to the board the power to make government deposits in the various national banks. Such a bill will be strongly opposed by Secretary W. G. McAdoo and supported by friends of the board. This provision figured in the original federal reserve bill, but was stricken out because the administration took the position that the control over government funds was properly an administrative function. There are elements of a big row in this proposed legislation.
- Officials Pleased With Outlook.
- In a general summary of the situation, officials of the board say, with gratification, that no national bank has shut up shop or become a state bank because of dissatisfaction with the new system. Nor, say the board officials, are they depressed by the fact that only about thirty state banks have come into the system.
- So far, approximately 400 national banks have successfully sought permission to exercise fiduciary powers, and the board does not seem to fear effective opposition from the trust companies of the country along this line.
- National Clearances Made Cheaply.
- In connection with the gold settlement fund, through which the district banks clear among themselves in Washington, it is said that such clearances to date have aggregated \$600,000,000 at an expense of about \$1,000.
- "In which are included the purchase of necessary books, costs of telegrams and other such items."
- Although the federal reserve bill became a law on December 23, 1913, the first payment of capital was not required until November 2, 1914, and the system was put in operation two weeks thereafter. At the outset it was felt that discount operations and commercial paper in general were the first subjects to claim attention, and the board recommended that the reserve banks confine themselves strictly to short term self-liquidating paper growing out of commercial, industrial and agricultural operations. Moreover, it suggested that this should

THE WEATHER

WEATHER FORECAST.
Washington, Nov. 18.—New Mexico: Friday fair; warmer north portion Saturday fair.

LOCAL WEATHER REPORT.
For twenty-four hours, ending at 6 p. m. yesterday:
Maximum temperature, 64 degrees; minimum, 12 degrees; range, 52 degrees; temperature at 6 p. m., 44 degrees; wind, light; clear.

be interpreted "in the narrow sense of the term," and no paper should be purchased or discounted which had been issued for the primary purpose of increasing capital investment in any business.

Discount Rates Established.
Having arranged for the payment of the capital in gold with least burden to the banks, the board took up the question of a discount policy and obtained from each reserve bank its views on the rate of discount properly to be applied in its region. These views were found to vary little and to run from 5 to 7 per cent; whereas, the board voted to set the rates at from 5 1/2 to 6 1/2 per cent, with subsequent changes which in some cases brought the rates down to 4 1/2 per cent on certain maturities in several sections and 5 1/2 per cent in some other instances.

The establishment of these rates, it is explained, prevented member banks asking for accommodation unless it really was needed, the rates being too high for the sake of undertaking new operations or extending those already under way.

Reserve Funds Released.
Also, the board, under the law, reallocated the reserve on a lower basis and cut the percentage of required reserve in central reserve cities from 25 to 15 per cent of demand deposits, with 5 per cent on time deposits; in reserve cities from 25 per cent to 15 per cent, and in country banks from 25 to 12 per cent. This is said to have relieved greatly the situation caused by the war, although the precise amount of reserves thus released has not been, and cannot be, accurately estimated.

Almost coincidentally with the outbreak of the war, clearing house certificates were issued in many cities and large amounts of emergency currency, this running to about \$300,000,000, and the clearing house certificates to probably a higher figure.

Emergency Paper Retired.
On the organization of the federal reserve banks, the urgent pressure for note accommodation passed away, gold reappeared in circulation and the retirement of clearing house certificates and of emergency currency began and proceeded rapidly.

Had the reserve system been in operation at the time of the outbreak of the war, say men connected with the reserve board, those banks would have supplied the great volume of currency demanded and the issue of clearing house certificates and emergency currency hardly would have been necessary.

Deposits Increase \$1,000,000,000.
According to John Skelton Williams, controller of the currency, a great increase in banking facilities has developed since the reserve board began operations. Between September 12, 1914, and September 2, 1915, there was an increase of seventy-five national banks, bringing the total to 7412, the increase in capital in that period being \$8,000,000.

Total deposits last September ran to \$2,230,000,000, or \$227,000,000 over the highest amount ever previously shown, and \$1,000,000,000 more than in September last year.

The balances carried with federal reserve banks on September 2, 1915, were \$315,000,000, as against \$412,000,000 on June 25, 1915. Loans and discounts, including letters of credit and customers' liability on account of acceptances were \$6,825,000,000 in September this year, an increase of \$425,000,000 over September 12, 1914.

TORREON FALLS INTO HANDS OF VILLA ONCE MORE

BY MORNING JOURNAL SPECIAL LEADERS WIRE
El Paso, Tex., Nov. 18.—Advices received in Juarez, across the border from here, today were that Torreon, Durango state, had been re-occupied by Villa forces that are en route south to Aguas Calientes, capital of the state of the same name.

According to the officials of the Villa railroad, a message was received from Escalon today by the railroad telegraph line, that freight could be routed through to Torreon hereafter, that General Canuto Reyes, leading a large Villa force, was in command there in a march to Aguas Calientes, and that the railroad between Escalon and Torreon was in good repair. Reyes, it was said, found 100 Carranza troops holding the town.

According to Hipolito Villa, a message from the Villa representative in Laredo, Tex., confirmed the message from Torreon, but only to the effect that Torreon had been taken by General Reyes.

"I believe it is true," said Hipolito Villa, "because we have known for some time that Carranza has been drawing his troops north to send them to Sonora to fight my brother."

To Give Dramatic Retal.
East Las Vegas, N. M., Nov. 18.—Miss Theresa M. Siegel, a dramatic reader of New York, will give a recital here Thursday night under the patronage of the Las Vegas Music and Art society.

BALKAN PROBLEM TO BE SOLVED IN SOME WAY SOON BY THE ALLIES

Council at Paris Waits Report of Earl Kitchener Regarding Operations on Dardanelles, It Is Said.

DEFEAT OF TURKS MAY CHANGE PROPOSED PLANS

Pressure on Greece Expected to Bring Reply From King Constantine Favorable to Entente Powers.

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London, Nov. 18 (6:40 p. m.)—The attitude of the entente allies toward Greece, from which country they are endeavoring to get a definite assurance for the safety of the French, British and Serbian troops, and the whole military policy in the near east, including the Dardanelles, will, it is expected, be made clear before the end of the present week.

The council at Paris, in which British and French cabinet ministers took part, came to important decisions and Earl Kitchener, looking over the ground both in Gallipoli and the Balkans, is to report on the best means of dealing with the situation arising out of the Austro-German and Bulgarian successes in Serbia and Greece's leanings toward the central powers.

May Quit Gallipoli.
It transpired today during the course of the debate in the house of lords that Gen. Sir Charles Monro, the recently appointed commander-in-chief of the Dardanelles, has already given his opinion as to what should be the future policy with regard to the Gallipoli campaign and Lord Ribblesdale, who introduced the subject, said he understood that the report of the general favored withdrawal. The Marquis of Lansdowne replied that the report and the evidence accompanying it was not considered sufficient to enable the government to come to a conclusion.

Gets Report of Victory.
The statement had hardly been made when the war office issued an account of a successful British attack on the Turkish trenches on either side of the Rhithia peninsula, which led to the belief that Lord Kitchener, who is on the peninsula and who went out after General Monro's report had been received, had decided to persist in the operations.

Andrew Bonar Law, the colonial secretary, assured the house of commons that the decision would be left to the military experts and the question of the loss of prestige would have no weight.

No Delay As to Greece.
As to Greece, it is reported in dispatches from Rome, that immediate action will be taken and no delay will be tolerated. It is said that Italy will take an important part in the forthcoming developments. The action will naturally depend upon the attitude which King Constantine and his ministers assume toward the entente powers.

Meanwhile the situation in Serbia grows more serious. The Austro-German armies, with the Bulgarians on their left, are pushing southward, driving the smaller Serbian forces before them, while in the south the Bulgarians, reinforced by men and guns from von Gallwitz's army, are pressing on toward Monastir, from which town they are said to be only a few hours' march.

Uncertainty As to Retreat.
There is some uncertainty as to the Serbian line of retreat. Some dispatches say they are falling back on Monastir, where there are British reinforcements; others that they are retreating on Oehrida, on the southern Albanian frontier.

The French have inflicted a serious defeat on the Bulgarians on the Var river, and it is unofficially reported that the British have had a success on the Valandovo front.

The big guns are continuing their lively bombardment in the west while in the east there has been no change.

BRITISH OFFICERS ARE BACK FROM WAR COUNCIL

London, Nov. 18 (10:25 p. m.)—Premier Asquith, Sir Edward Grey, British foreign minister; Arthur J. Balfour, first lord of the admiralty; and David Lloyd-George, minister of munitions, returned to London this evening from the joint war council held in Paris.

CONDITION OF SERBS BECOMES MORE HOPELESS

Paris, Nov. 18 (4:20 p. m.)—Telegraphing from Athens under date of November 17, the correspondent of the Havis News agency says: "The situation for the Serbs is becoming worse. The fall of Priepol is imminent. The Serbs have begun to retreat towards Oehrida.

"The danger of the Serbs being enveloped by the Bulgarians from the west caused the abandonment of the pass. Desperate fighting is expected around Priepol and south of that city. The Bulgarians are advancing toward Krushevo with the object of cutting

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The governor had the president's request under consideration yesterday and today.

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"Your interference in the case may have elevated it to an undue importance and the receipt of thousands of threatening letters demanding the release of Hillstrom, regardless of his guilt or innocence, may attach a peculiar importance to it, but the case is important in Utah only as establishing, after a fair and impartial trial, the guilt of one of the perpetrators of one of the most atrocious murders ever committed in this state. It is also important by reason of the fact that this case has had more careful and painstaking consideration at the hands of the proper officials of Utah than any other life case in the history of the state.

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Believe Obregon Defeated.
Troops garriooned at Nogales, Sonora, are celebrating tonight the reported defeat of a force of Carranza soldiers under the personal command of General Obregon at Sanceda, near Del Rio. According to reports received here the Villa forces, commanded by Generals Gomez and Ruiz, killed 100 and made prisoners of 200 of General Obregon's men besides capturing two complete wagon trains laden with large quantities of ammunition and supplies.

English Catch Eitel Officer Who Violated Parole
London, Nov. 18 (8:20 p. m.)—Lieut. Henri Koch, one of the officers of the interned German auxiliary cruiser Prinz Eitel Friedrich who violated his parole and left Norfolk in the middle of October, has been taken off a Danish steamer in the North sea by the British naval authorities. Lieut. Koch, who was sailing as a seaman, joined the steamer at Baltimore, giving his nationality as Dutch.

CHINA PREPARES FOR RESUMPTION OF THE MONARCHY

Yuan Shi-kai Is to Assume Throne, but Little Manchu Prince Is to Be Amply Provided For.

BY MORNING JOURNAL SPECIAL LEADERS WIRE
Washington, Nov. 18.—Delayed somewhat by the opposition of the allied powers in the execution of plans for transformation of the Chinese government into a monarchy, the promoters of this movement nevertheless are moving steadily towards their object.

It is understood that Yuan Shi-kai will undertake, if he ascends the throne, to guarantee an annual allowance of \$4,000,000 to the little emperor still living at Peking as long as he lives, to recognize him as a Chinese prince, and to provide proper places in the government and emoluments for the principal members of his family and his immediate adherents.

In return, it is proposed that the emperor issue an address to the Manchus explaining the conditions which have made it necessary for Yuan Shi-kai to assume the throne and urging them to render him loyal support. The results of the voting by the various provincial conventions last Monday upon the propositions to re-establish the monarchy and to revise the constitution have not yet been promulgated. The delay, it is believed here, is due to the decision of the government to regard the results of these primaries as conclusive and final, requiring no other formalities.

Reinforcements of 4,000 Troops from Torreon, Durango, are expected here Monday, traveling in bond through the United States. The troops have been moved out of Torreon toward Eagle Pass, Tex., according to a telegram received by Consul Loevelier, late tonight.

Carranza officials at Naco were to